



## PERMANENT TOTAL DISABILITY POLICY NFL PLAYER

### Client

A standout defensive lineman on a Super Bowl-winning NFL team, entering the peak of his career.

### Situation

Fresh off an exceptional season, the player signed a 3-year contract extension valued at \$28 million. However, only \$12 million of that was guaranteed, leaving a significant \$16 million at risk should an injury prevent him from fulfilling his contract. Given the high-risk nature of professional football, the player needed a tailored insurance solution to safeguard his financial future before returning to the field for the upcoming season.

### Assessment

If the player were to suffer a career-ending injury or illness, the unguaranteed portion of his contract would vanish, potentially threatening his long-term financial security. With \$16 million on the line and the unpredictability of a physically demanding sport, a comprehensive risk management strategy was critical to protect his lifestyle and income.

### Solution

Exceptional Risk Advisors worked with the player's insurance advisor and representative to structure a customized \$7 million permanent total disability policy. This plan was specifically designed to bridge the gap left by the unguaranteed portion of his contract. The coverage ensured that, in the event of permanent total disability, the player would receive a tax-free lump sum payment to offset potential earnings loss.

### Result

With this policy in place, the player gained significant financial protection and peace of mind, knowing that if a serious injury or illness ended his career, his non-guaranteed earnings would be safeguarded. This proactive approach allowed him to focus on his performance without the looming worry of financial instability.

PARK 80 WEST, PLAZA TWO • 250 PEHLE AVE., SUITE 202 • SADDLE BROOK, NJ 07663

WWW.EXCEPTIONALRISKADVISORS.COM • (866) 512-0444

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